

IBEW-NECA

SOUTHWESTERN HEALTH AND BENEFIT FUND

P O Box 819015
Dallas, TX 75381-9015

Phone (972) 980-1123
FAX (972) 341-8097
Toll Free (800) 527-0320

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Dear Member,

Recent guidance from the federal government has been released regarding the coverage of OTC COVID-19 testing and member cost share. Starting **January 15th, 2022**, members will be able to purchase FDA authorized at-home OTC COVID-19 diagnostic tests without any cost sharing. The IBEW-NECA Southwestern Health and Benefit Fund is partnering with SavRx to offer you direct coverage for OTC COVID-19 tests. *Note: This benefit excludes participants who have Medicare Part D.* You may obtain tests at a pharmacy that is in-network with SavRx. The new coverage requirements were announced with little time for implementation. Your Plan will do its best to provide coverage, and it is anticipated that there will be necessary updates to facilitate coverage in the best manner possible. Updates to this notice will be available on the Fund's website at <https://edge.zenith-american.com>.

Additionally, the Federal Government is also making OTC COVID-19 test kits available for free. A single household can go online to www.covidtests.gov and place an order. This kit will contain 4 tests and be delivered directly to your home. The plan encourages participants to order the free kit from the government first and/or utilize any free testing sites that are local to you. The Fund recommends that you only purchase tests as needed to limit the risk of holding test kits that could expire prior to usage.

Am I eligible to purchase OTC COVID-19 tests?

Yes, the plan will cover 100% of the cost of COVID-19 tests obtained at in-network pharmacies. If tests are purchased at any other location, you will be reimbursed up to \$12 per test purchased, subject to the limitations outlined below.

Is there a limit on the number of tests I can purchase?

Yes, the plan will cover reimbursement for up to eight tests per person covered by the plan per month. No, this does not affect COVID-19 tests that are ordered or administered by a provider. The eight test limit applies only to at-home OTC COVID-19 tests. Tests ordered or administered by a provider will continue to be covered as they were prior to this change.

What are the limitations on the use of the tests purchased?

Tests must be for personal use and must not be used to satisfy any employment requirements (for example, providing a negative test to attend work). Tests cannot be provided to family members not covered under the plan, cannot be reimbursed by another source, and cannot be used for resale.

Are there specific tests or locations required for full coverage?

Yes, to obtain full coverage, you must obtain your test at a pharmacy that is in-network with SavRx. If you obtain your test elsewhere, you will have to seek reimbursement for your out-of-pocket costs of the test, and the reimbursement will be limited to \$12 per test, or the actual cost, whichever is less.

Is there a direct shipping option for the OTC COVID-19 tests?

Yes, the federal government launched its website, www.covidtests.gov, that offers every home in the U.S. four free at-home tests and direct delivery of those tests. For other direct shipping options, please call Sav-Rx at (800) 228-3108.

How will I be reimbursed for purchases of tests?

For purchases made beginning January 15, 2022 and later, members should acquire and save itemized receipts that include the type of test purchased, number of tests included in the package, the date of the purchase, and the purchase price. Members should also be prepared to provide the UPC code of the test purchased, and to attest to details regarding eligibility for coverage of the test. To submit a claim, a COVID 19 Testing Reimbursement Claim Form can be obtained the Fund Office, from <https://edge.zenith-american.com>, or from www.savrx.com. After the form has been completed, it can be submitted via e-mail to covidtest@savrx.com or by mail to SavRx at 224 N. Park Ave., Fremont, NE 68025.

Will at-home test results be accepted by schools and/or employers?

While the at-home tests can be a valuable tool in stopping the spread of COVID-19, the results will generally not be accepted by schools, employers, or other institutions that require proof of a negative test. Further, the Plan does not provide coverage for tests for employment purposes.

Do the at-home test kits expire?

Unfortunately, yes. Each test purchased will be subject to its own expiration date. Should you have any questions, please contact the Fund Office at 800.527.0320.

Thank you,

IBEW-NECA Southwestern Health and Benefit Fund